WE CLAIM:

1.   A computerized method of managing information relating to a financial capacity of a business having electronic records of financial accounts, the method comprising the steps of:

    providing a software system for monitoring a cash position of the business, said software system including one or more predetermined limits defined by the financial capacity of the business;

    permitting said software system to periodically connect to the electronic records to receive updated transaction information to calculate a current cash position;

    calculating a cash position of the business in respect of a proposed transaction by the business;

    calculating a permitted cash position based on said updated transaction information and said one or more limits defined by said financial capacity;

    comparing the calculated cash position of the business after said proposed transaction to said permitted cash position; and

    providing an indication of whether the proposed transaction will cause the business to fall outside of any of said limits defined by said financial capacity.

2.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 1 wherein said step of providing an indication includes providing an electronic message to a specified business manager.

3.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 1 wherein said step of providing an indication includes providing an electronic message to a specified party outside of the business.

4.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 3 wherein said specified outside party includes one or more of a capital provider or a debt provider.

5   5.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 1 wherein said software system connects to the electronic records and calculates a current cash position in response to a request for approval for said proposed transaction.

10   6.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 5 further including the steps of authorizing the proposed transaction in the event the proposed transaction will not cause the business to fall outside of any of said limits defined by said financial capacity and recording the authorized transaction

15   in the cash position of the borrower.

7.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 wherein said step of calculating a permitted cash position includes calculating a permitted bank

20   margin.

8.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 wherein said step of calculating a permitted cash position includes one or more steps of

25   calculating a permitted inventory margin and a permitted accounts receivable margin.

9.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 wherein said step of

30   calculating a permitted cash position of the business includes the step of calculating a permitted current ratio of the value of current assets to current liabilities.

10.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 wherein said step of calculating a permitted cash position of the business further includes the step of calculating a projected cash flow after debt service ratio.

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11.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 further including the step of calculating a debt to equity ratio.

10   12.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 further including the step calculating compliance with one or more lender covenants selected from the group of allowed capital expenditures, return on sales, EBITDA, Net profit, directors and officers remuneration, dividends, timely priority
15   payments and shareholder remuneration.

13.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 1 wherein said step of calculating said permitted cash position further includes the steps of
20   calculating operating criteria.

14.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 further including the steps of projecting future cash flow requirements over a predetermined
25   period in light of said proposed transaction.

15.   A computerized method of managing information relating to a financial capacity of a business as claimed in claim 14 wherein said step of projecting future cash flow requirements includes projecting expenses and
30   income over the predetermined period having regard to previous years' expenses and incomes for an equivalent period to said predetermined period.

16.		A computerized method of managing information relating to a financial capacity of a business as claimed in claim 15 wherein said step of projecting future cash flow requirements includes the step of comparing said future cash position to one or more lender covenants.

17.		A computerized method of managing information relating to a financial capacity of a business as claimed in claim 14 wherein said step of calculating said cash disbursements includes the step of calculating payroll, deemed trusts, standing payments, taxes, loan payments, and contingencies.

18.		A computerized method of managing information relating to a financial capacity of a business as claimed in claim 1 further including a step of varying one or more assumptions relating to said financial capacity and calculating a revised permitted cash position.

19.		A computerized method of managing information relating to a financial capacity of a business as claimed in claim 1 further including the step of providing a data extraction module to permit the software system to extract appropriate financial information from the electronic records.

20.		A computerized method of managing information relating to a financial capacity of a business as claimed in claim 6 wherein said step of authorization of said transaction further includes the step of marking a transaction document to certify payment approval for a recipient.

21.		A computerized system for managing information relevant to a financial capacity of a business having electronic records of financial accounts, the system comprising:

		a software platform for monitoring a cash position of the business, said software platform including one or more predetermined limits defined by the financial capacity of the business;

a communication connection between said software platform and said electronic records of account to permit updated transaction information to be provided to said software platform;

wherein said software platform further includes an actual cash

5 position calculation module, a permitted cash position calculation module and a comparer to permit the two cash positions to be compared; and

a communication module for communicating whether the proposed transaction will cause the business to fall outside of any of said limits defined by said financial capacity.

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22. A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in claim 21 wherein said communication module includes a graphical user interface which indicates whether the proposed

15 transaction is permitted, denied, or allowed but brings the enterprise close to a financial capacity limit.

23. A computerized system for managing information relating to a financial capacity of a business having electronic records of financial

20 accounts as claimed in claim 1 wherein said communication module further includes a notice generator to provide electronic notices to predetermined addressees of a request for a denied transaction.

24. A computerized system for managing information relating to a

25 financial capacity of a business having electronic records of financial accounts as claimed in claim 21 further including a 'what if' scenario generator for permitting certain hypothetical events to be entered and evaluated by the software system.

30 25. A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in claim 21 further including a future cash position

calculation module for evaluating future cash flow in light of a proposed transaction.

26.   A computerized system for managing information relating to a financial capacity of a business having electronic records of financial accounts as claimed in claim 21 further including a marker for certifying approval of said proposed transaction on a payment record.

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